



TO WHOM IT MAY CONCERN

09 December 2022

Dear Sirs,

Insured: Milrec (UK) Ltd

Business Description: Bulk Haulage Contractor, IBC & Metal Drum Cleaning, Repairing, Sales & Reconditioning and Cement Powder Bagging & Sale

Based on the information provided to us, we are writing to confirm brief details of our Clients' insurance cover for your information as follows.

Motor Insurance

Insurer: Administered by Pen Underwriting Limited
Underwritten by Zurich Insurance plc

Policy Number: MV23Z0042294

Expiry Date: 15/11/2023

Cover Basis: Insurers will indemnify the above client on a Comprehensive basis

Limit of Indemnity:	Third Party Injury	Unlimited per Event / Unlimited in the Aggregate
	Third Party Property Damage (excluding Cars)	£10,000,000 per Event / Unlimited in the Aggregate
	Third Party Property Damage (Cars Only)	£20,000,000 per Event / Unlimited in the Aggregate
	Environmental Statutory	£1,000,000

Territorial Limits: UK Only

Excess:	Windscreen	£500
	Accidental Damage, Fire & Theft (Excluding Young & / or Inexperienced Drivers)	£500
	Spillage and Crossover	£1,000

Please refer to the Policy Summary for details of Young or Inexperienced Drivers excesses

Drivers: This policy does not cover any claim while the vehicle is being driven by any person aged under 25 years other than Kurt Noble & Marc Fairley.

This policy does not cover any claim while the vehicle bearing registration mark HK19GFA is being driven by any person under 25 years.

This policy does not cover any claim while the vehicle bearing registration mark X7XMF is being driven by any person under 30 years other with the exception of Marc Fairley.

Trailer Cover: Comprehensive attached and detached

Goods in Transit

Insurer: Underwritten by Royal & Sun Alliance Insurance PLC
Policy Number: CHI112018/000038
Expiry Date: 15/11/2023
Cover Basis: Insurers will indemnify the above client in respect of loss or damage to goods carried by the insured vehicle(s) and for additional costs incurred in transporting perishable goods in an alternative vehicle following an insured incident

Limit of Indemnity:

Full responsibility	£5000 per load
Full responsibility	£35,000 per load
Full responsibility	£50,000 per load
Full responsibility	£250,000 per load

Event Limit: £350,000
Territorial Limits: British Isles Only
Excess: Full Responsibility Cover up to a Limit of £12,500 per Vehicle £50.00 Each Claim
All Other Claims £250.00 Each Claim

Combined Liability

Insurer: Pen Underwriting Limited – QBE Europe SA/NV
Policy Number: P/CCO/10320
Expiry Date: 15/11/2023
Cover Basis: **Employers Liability**
Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, bodily injury, illness or disease sustained by employees during the course of their employment in Insured's business
Public Liability
Insurers will indemnify the above client in respect of their legal liability to pay compensation and claimants' costs and expenses in respect of death, injury, illness or disease and third party property damage arising out of their business, including products sold or supplied
Limit of Indemnity: Employers Liability
£10,000,000 any one occurrence, costs inclusive
Public Liability
£5,000,000 any one occurrence, costs inclusive
Products Liability
£5,000,000 in the aggregate, costs inclusive
Excess: £500 any one occurrence Public and Products Liability (Damage only)
any one claim for Pollution Liability (Damage only)

All cover is subject to Insurer's policy terms and conditions.

We trust that you will find the above details to be acceptable. Please contact us in writing should you require any further information on this insurance cover, as we shall be pleased to assist if we can.

This letter is given without any liability to the writer or the company.

DISCLAIMER

Details of the policyholder's insurance cover as set out is provided for information purposes only. Under no circumstances should this information be used in whole or in part for any other purpose, including but not limited to commercial gain. Whilst the information has been prepared in good faith, no representation or warranty, express or implied, is or will be made and no responsibility or liability is or will be accepted by Towergate Underwriting Group Ltd or any of its holding or subsidiary companies or by any of its respective officers, employee or agents in relation to the accuracy or completeness of the same to any third party.

Yours faithfully,



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Account Executive

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This document is for information only.

This document does not make you a party to the contract of insurance, nor does it alter the policy in any way. Any alteration can only be made by specific endorsement.